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A universal computer controlled display terminal provided with a withdrawable card with stored data specific to the user of said card and a process responsive to the stored data for displaying on said terminal a layout of user interactive graphics personalized to said user. The invention is very effective in display terminals including a user interactive input touch screen having said layout of graphics personalized to said user. The layout of graphics may include a set of enlarged touch pads. The layout may also include images personalized to said user. The user card may also include integrated circuitry associated with said stored data, e.g. a smartcard. The data displayed responsive to the data stored on the card may also include text personalized to the user. The text may be in a language personalized to said user, or the text may be in an enlarged character font.